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Substitute for form 1449AH INFORMATION DISCLOSURE

STATEMENT BY APPLICANT

Complete if Known Application Number 10/697.849 Filing Date 10/30/2003 First Named Inventor Andrew Doddington Art Unit 3692 Examiner Name Ojo O. Oyebisi

Attorney Docket Number

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Sheet		1	Of	6	Attorney Docket Number	14846-30
110 BATE					NT DOCUMENTS	
Examiner	Cite	Document Number	т-	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where
Initials*	No.1	Document Number Number-Kind <sup>2</sup> (Flooren)		MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
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Complete if Known Application Number 10/697,849 Filing Date 10/30/2003 First Named Inventor Andrew Doddington Art Unit Examiner Name Ojo O. Oyebisi

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Sheet

 Application Number
 10/697,849

 Filing Date
 10/30/2003

 First Named Inventor
 Andrew Doddington

 Art Unit
 3692

 Examiner Name
 Ojo O. Oyebisi

 Attorney Docket Number
 14846-30

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Of

Filing Date First Named Inventor Art Unit Examiner Name

Application Number

Attorney Docket Number

Complete if Known 10/697,849 10/30/2003 Andrew Doddington Oio O. Ovebisi

14846-30

NON PATENT LITERATURE DOCUMENTS T2 Cite include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, Examiner No. 1 Initials\* magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published /O.O./ ASCH: HOW THE RMA/FAIR ISAAC CREDIT-SCORING MODEL WAS BUILT, JOURNAL OF COMMERCIAL LENDING, VOL. 77, NO. 10, 06/1995, PP. 10-16 TAYLOR ET AL.: CARD ISSUERS TURN TO SCORING AS THEY FACE INCREASING RISK, FINANCIAL SERVICES REPORT, VOL. 8, NO. 15, 07/24/1991, P. 1 ROGER ET AL.: A CREDIT SCORING MODEL TO EVALUATE THE CREDIT WORTHINESS OF CREDIT CARD APPLICANTS, DEVELOPMENTS IN MARKETING SCIENCE, VOL. 5, 1982. HICKMAN: USING SOFTWARE TO SOFTEN BIG-TIME COMPETITION, BANK SYSTEMS AND TECHNOLOGY, VOL. 31, NO. 8, 06/1994. PP. 38-40 SULLIVAN; SCORING BORROWER RISK, MORTAGE BANKING, VOL. 55, NO. 2, 11/1994, PP. 94-98 JAMESON: EXPANDING RISK MANAGEMENT STRATEGIES: KEY TO FUTURE SURVIVAL. CREDIT WORLD, VOL. 84, NO. 5, 05/1996, PP. 16-18 FRIEDLAND; CREDIT SCORING DIGS DEEPER INTO DATA, CREDIT WORLD. VOL. 84, NO. 5, 05/1996. PP. 19-23 CREDIT SCORING NEW MARKETS, BANK TECHNOLOGY NEWS, VOL. 9, NO. 7, 07/1996, P. 1 CAREY: THE SUB-PRIME CREDIT MARKET: IDENTIFYING GOOD RISKS FOR UNSECURED CARDS, CREDIT WORLD, VOL. 85, NO. 1, 09/1996, PP. 13-15

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				Application Number	10/697,849	
INF	ORMATION DI	SCLOSUR	E	Filing Date	10/30/2003	
CT	ATEMENT BY A	DDI TOAN	г	First Named Inventor	Andrew Doddington	
STATEMENT DE APPLICANT				Art Unit	3692	
				Examiner Name	Ojo O. Oyebisi	
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Sheet	6	Of	6	Attorney Docket Number	14846-30	

		NON PATENT LITERATURE DOCUMENTS					
Examiner Cite		Include name of the author (in CAPITAL LETTERS), little of the article (when appropriate), title of the item (book,					
Initials* No. 1		magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city					
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		02/07/2000
Examiner	/Oio Ovebisi/	Date 03/27/2008
Signature	/Ojo Oyebisi/	Considered

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